

Information to identify the case:			
Debtor 1:	Tina Marie Doughty		Social Security number or ITIN: xxx-xx-8120
	First Name	Middle Name	Last Name
Debtor 2:	Walter Troy Doughty		Social Security number or ITIN: xxx-xx-2504
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 8/25/20
Case number:	20-19885-ABA		Date case converted to chapter: 7 1/28/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tina Marie Doughty	Walter Troy Doughty
2. All other names used in the last 8 years		
3. Address	427 Davis Ave. Northfield, NJ 08225	427 Davis Ave. Northfield, NJ 08225
4. Debtor's attorney Name and address	Tina Marie Doughty 427 Davis Ave. Northfield, NJ 08225	Contact phone _____ Email: None
5. Bankruptcy trustee Name and address	Thomas J Subranni, LLC Subranni Zaubert 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/28/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	March 4, 2021 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/3/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Tina Marie Doughty
Walter Troy Doughty
Debtors

Case No. 20-19885-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 28, 2021

User: admin
Form ID: 309A

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Total Noticed: 94

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Tina Marie Doughty, Walter Troy Doughty, 427 Davis Ave., Northfield, NJ 08225-1909
tr	+ Thomas J Subranni, LLC, Subranni Zauber, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
519085256	+ AC Family Spine & Rehab, 506 S. New York Rd., Galloway, NJ 08205-9761
519085194	+ APG Cardiology Group, PO Box 786061, Philadelphia, PA 19178-6061
519085200	+ APG Surgical Galloway, PO Box 786061, Philadelphia, PA 19178-6061
519085201	+ ARiA Physician Services, PO Box 8500, Philadelphia, PA 19178-8500
519085266	+ Adamucci Heating & Cooling LLC, 225 Broadway, PO Box 329, Hammonton, NJ 08037-0329
519085207	+ Advanced Radiology Solutions, PO Box 4238, Portsmouth, NH 03802-4238
519085190	+ AmeriHealth Inc., PO Box 59480, Philadelphia, PA 19102-9480
519085189	+ American Homepatient, PO Box 531673, Atlanta, GA 30353-1673
519085202	+ Apex, 2501 Oregon Pike, Ste. 102, Lancaster, PA 17601-4890
519085246	+ Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
519085212	+ Aracadia Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256
519085226	+ Assett Acceptance, LLC, PO Box 1658, Warren, MI 48090-1658
519085231	+ Atlantic Care, PO Box 786361, Philadelphia, PA 19178-6361
519085219	+ Atlantic Diagnostic Lab, 3520 Progres Dr., Suite C, Bensalem, PA 19020-5810
519085229	+ Atlantic Medical, PO Box 1564, Indianapolis, IN 46206-1564
519085210	+ Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
519085227	+ Bayfront Emergency Physician, 56 W. Main St. Ste. 305, Christiana, DE 19702-1503
519085222	+ Central Credit Services LLC, PO Box 15118, Jacksonville, FL 32239-5118
519085203	+ City Dermatology LLC, 9370 McKnight Road, Suite 300, Pittsburgh, PA 15237-5953
519085197	+ Department of Labor, PO Box 650, Trenton, NJ 08646-0650
519085217	+ Dept. of Education Fed Loan, PO Box 530210, Atlanta, GA 30353-0210
519085192	+ Dr. David E. Gabros, PO Box 195, Northfield, NJ 08225-0195
519085205	+ F.N.C.B., 610 Waltham Way, Sparks, NV 89437-6695
519085248	+ Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
519085245	+ G.M. Financial, PO Box 181145, Arlington, TX 76096-1145
519085188	+ General Revenue Corp., 4660 Duke Dr., Suite 300, Mason, OH 45040-8466
519085241	+ Inspira Health, PO Box 650292, Dallas, TX 75265-0292
519085204	+ Jefferson Capital, PO Box 1120, Charlotte, NC 28201-1120
519085284	Jing Ou, Egg Harbor Township, NJ 08234
519085239	+ Labcorp, PO Box 2240, Burlington, NC 27216-2240
519085262	+ Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
519085214	+ Marymor Bariatrics LLC, 24 Old Covered Bridge Rd., Newtown Square, PA 19073-1202
519085242	+ Monterey Coll Svc, 4095 Avenida Dela Plata, Oceanside, CA 92056-5802
519085267	NCO Financial Systems, PO Box Dept. 99, Wilmington, DE 19850
519085255	+ NJ Certified Dermatology PC, 1580 Lakewood Rd. , Ste 17, Toms River, NJ 08755-3287
519085258	+ National Recoveries Inc., PO Box 120666, St. Paul, MN 55112-0022
519085238	+ Northland Group Inc., PO Box 129, Thorofare, NJ 08086-0129
518937867	+ Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519085263	+ Penn Credit, 916 S. 14th St., PO Box 988, Harrisburg, PA 17108-0988
519085264	+ Phoenix Toxicology & Lab Service, PO Box 844679, Los Angeles, CA 90084-4679
519085254	+ Professional Pain Management, 2007 N. Black Horse Pike, Williamstown, NJ 08094-9120
519085233	+ Professional/Account Management, PO Box 1520, Milwaukee, WI 53201-1520
519085230	+ Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910

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519085195 + Recon Ortho Assoc OC, PO Box 757910, Philadelphia, PA 19175-7910
519085199 + Relieve Us, PO Box 776, Lancaster, PA 17608-0776
519085185 + Relievus, 813 East Gate Drive, Suite B, Mt. Laurel, NJ 08054-1238
519085184 + Rialto Recovery, 39-57 Jefferson St., Passaic, NJ 07055-6550
519085213 + Rickart Collection Systems, 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
519085261 + Rickart Collections Systems, 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
519085257 + Seaview Dental Arts, 529 South New York Rd., Galloway, NJ 08205-9764
519085252 + Shore Medical Center, PO Box 549, ATimonium, MD 21094-0549
519085268 + Shore Orthopaedic University, 710 Center Street, Somers Point, NJ 08244-1875
519085218 + South Jersey Auto Finance, 1210 Delsea Drive, Glassboro, NJ 08028-1446
519085211 + Stuart W. Honick, Cape Medical Billing, PO Box 670, Cape May Court House, NJ 08210-0670
519085224 + The Dental Comfort Zone, 2734 Stret Rd., Bensalem, PA 19020-2603
519085247 US Dept. of Education, Suite 800, Falls Chruch, VA 23323
519085221 + United Revenue Collection Service, PO Box 1184, Langhorne, PA 19047-6184
519085232 University of Phoenix, FBCS, 33o Warminster Rd., Hatboro, PA 19040
519085225 + Vein Clinics of America, 2001 Butterfield Rd., Ste. 300, Downers Grove, IL 60515-1069
519085240 + Vengroff Williams, PO Box 4155, Sarasota, FL 34230-4155
519085253 + Visionworks, PO Box 846338, Dallas, TX 75284-6338

TOTAL: 63

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519085215	+ EDI: AFNIRECOVERY.COM	Jan 29 2021 02:18:00	AFNI Inc., PO Box 3517, Bloomington, IL 61702-3517
518958567	EDI: PHINAMERI.COM	Jan 29 2021 02:18:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519052696	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2021 23:20:06	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519085198	+ Email/Text: nicole.watts@atlanticare.org	Jan 28 2021 22:02:00	Atlantic Care Regional Med. Ctr., PO Box 786361, Philadelphia, PA 19178-6361
519085269	+ Email/Text: jgardner@bacharach.org	Jan 28 2021 22:05:00	Bacharach Institute for Rehab, 61 W. Jimmy Leeds Rd., Pomona, NJ 08240-9102
519085265	+ Email/Text: clientrep@capitalcollects.com	Jan 28 2021 22:05:00	Capital Collection, PO Box 150, West Berlin, NJ 08091-0150
519085206	+ EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
519085244	+ EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One, PO Box 30281, Salt Lake City, UAT 84130-0281
519085191	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jan 28 2021 22:04:00	Consumer Relations, 7805 Hudson Rd., Suite 100, Woodbury, MN 55125-1595
519085209	+ EDI: CONVERGENT.COM	Jan 29 2021 02:18:00	Convergent Outsourcing Inc., 800 SW 39th St., Suite #100, PO Box 9004, Renton, WA 98057-9004
519085236	+ EDI: CCS.COM	Jan 29 2021 02:18:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519054928	+ EDI: IRS.COM	Jan 29 2021 02:18:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
519085243	+ Email/Text: bankruptcy@fncbinc.com	Jan 28 2021 22:02:00	FNCB Inc., PO Box 51660, Sparks, NV

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519085234	+ Email/Text: bankruptcy@fncbinc.com	Jan 28 2021 22:02:00	89435-1660 First National Collection Bureau, PO Box 51660, Sparks, NV 89435-1660
519085186	EDI: AMINFOFP.COM	Jan 29 2021 02:18:00	First Premier, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
519085235	+ EDI: CCS.COM	Jan 29 2021 02:18:00	Geico Indemnity Company, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
519085259	+ EDI: IIC9.COM	Jan 29 2021 02:18:00	I.C. Systems, 444 Highway 96 East, PO Box 64318, St. Paul, MN 55127-2557
518953352	EDI: JEFFERSONCAP.COM	Jan 29 2021 02:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518965273	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2021 23:19:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519085216	+ EDI: MID8.COM	Jan 29 2021 02:18:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
519085187	EDI: CBS7AVE	Jan 29 2021 02:18:00	Midnight, 1112 7th Ave., Monroe, WI 53566-1364
519085208	Email/Text: bankruptcy@nationalcreditsystems.com	Jan 28 2021 22:02:00	National Credit Systems Inc., PO Box 312125, Atlanta, GA 31131
519085249	+ EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Ass., PO Box 12914, Norfolk, VA 23541-0914
519085260	+ Email/Text: Supportservices@receivablesperformance.com	Jan 28 2021 22:05:00	RPM, 20816 44th Ave. W, Lynnwood, WA 98036-7799
519085223	+ Email/Text: jboehler@shorememorial.org	Jan 28 2021 22:05:00	Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
519085196	+ EDI: SWCR.COM	Jan 29 2021 02:18:00	Southwest Credit Systems LP, 4120 International Pkwy. Suite 1100, Carrollton, TX 75007-1958
519085283	EDI: AISTMBL.COM	Jan 29 2021 02:18:00	TMobile, PO Box 37380, Albuquerque, NM 87176-7380
519085220	+ EDI: WFFC.COM	Jan 29 2021 02:18:00	Wells Fargo Bank, NA, PO Box 6995, Portland, OR 97228-6995
519085193	+ EDI: COMCASTCBLCENT	Jan 29 2021 02:18:00	XFINITY Comcast, 676 Island Pond Rd., Manchester, NH 03109-5420

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519085228	*+	AFNI, PO Box 3517, Bloomington, IL 61702-3517
519085183	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, 5218 Atlantic Avenue, Mays Landing, NJ 08330
519085250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Ass. LLC, PO Box 12914, Norfolk, VA 23541
519085237	*+	Professional Account Management LLC, PO Box 1520, Milwaukee, WI 53201-1520
519085251	*+	United Revenue Collection Service, PO Box 1184, Langhorne, PA 19047-6184

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens